

Last revised: August 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Joseph M. Cintron & Tracy B. Cintron

Case No.: 17-10647 CMG  
Judge: Christine M. Gravelle

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 8/16/2017  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ JR

Initial Debtor: /s/ JC

Initial Co-Debtor: /s/ TC

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ \$1,152 per month to the Chapter 13 Trustee, starting on September 1, 2017 for approximately 53 more (of 60) months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3199 + 600
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	Taxes	\$1156.22
New Jersey Division of Taxation	Taxes	\$1865.25

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
RoundPoint	second mortgage	\$17,197.69		\$17,197.69	per note
Comm. Power FCU	first mortgage	\$4780.74		\$4780.74	per note
Internal Rev Service	tax lien	\$29,578.27		\$29,578.27	
CCMUA Regional Sewer	sewer lien	\$417.18		\$641.55	

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
☒ Not less than \_\_\_\_\_ 0 percent  
☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Joseph J. Rogers, Esquire
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: efiled 1/11/2017 and 7/14/2017.

Explain below **why** the plan is being modified:

To properly list first and second mortgages.

Explain below **how** the plan is being modified:

Community Powered FCU is listed as the first mortgage; RoundPoint is listed as the second mortgage.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 8/18/17

/s/ Joseph J. Rogers  
Attorney for the Debtor

Date: 8/18/17

/s/ Joseph M. Cintron  
Debtor

Date: 8/18/17

/s/ Tracy B. Cintron  
Joint Debtor

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 8/18/17

/s/ Joseph J. Rogers  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 8/18/17

/s/ Joseph M. Cintron  
Debtor

Date: 8/18/17

/s/ Tracy B. Cintron  
Joint Debtor

## Certificate of Notice Page 11 of 12

United States Bankruptcy Court  
District of New JerseyIn re:  
Joseph M. Cintron  
Tracy B. Cintron  
DebtorsCase No. 17-10647-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 38

Date Rcvd: Aug 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2017.

db/jdb  
516589471 +Joseph M. Cintron, Tracy B. Cintron, 5531 Wayne Avenue, Pennsauken, NJ 08110-1848  
516589472 +Advocare Ped Physicians Of Bur, 204 Ark Road Suite 209, Mount Laurel, NJ 08054-3100  
516589473 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
516589489 +Camden County MUA, Regional Sewer Service, 1645 Ferry Avenue, Camden, NJ 08104-1311  
516589473 +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285  
516709635 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516589474 +Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298  
516589475 +Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,  
S Louis, MO 63179-0040  
516589476 +Comenitycapital/bosco, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125  
516589477 +Community Powered Fcu, 5531 Wayne Avenue, Pennsauken, NJ 08110-1848  
516821680 +Community Powered Federal Credit Union, Attn WJ Winterstein Jr., Esq., PO Box 1006,  
Royersford, PA 19468-8072  
516816404 +Community Powered Federal Credit Union, 1758 Pulaski Highway, Bear, DE 19701-1712  
516589479 Financial Recoveries, PO Box 1388, Mt Laurel, NJ 08054-7388  
516589480 +IC Systems, Inc, 444 Highway 96 East, Po Box 64378, St Paul, MN 55164-0378  
516589484 +KML Law Group PC, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812  
516589483 +Kennedy Health, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020  
516589486 +Law Office of W.J. Winterstein Jr., PO Box 1006, Royersford, PA 19468-8072  
516589487 +Moorestown Dermatology, 110 Marter Avenue, Suite 102, Moorestown, NJ 08057-3124  
516589488 +Pennsauken Tax Office, 5605 N. Crescent Boulevard, Pennsauken, NJ 08110-1834  
516628308 Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105  
516589490 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
516816390 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200,  
Charlotte, NC 28217-1930  
516589491 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918  
516710175 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08695-0245)  
516589492 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710  
516589493 State Of New Jersey, CN-190, Division Of Taxation, Trenton, NJ 08650

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 31 2017 23:22:28 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 31 2017 23:22:26 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235516598538 E-mail/Text: mrdiscen@discover.com Aug 31 2017 23:21:46 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025516589478 +E-mail/Text: mrdiscen@discover.com Aug 31 2017 23:21:46 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025516589482 E-mail/Text: cio.bncmail@irs.gov Aug 31 2017 23:22:03 IRS, P.O. Box 21126,  
Centralized Insolvency-Operations, Philadelphia, PA 19114516589485 +E-mail/Text: bnckohlsnotices@becket-lee.com Aug 31 2017 23:21:53 Kohls/Capital One,  
Po Box 3120, Milwaukee, WI 53201-3120516819635 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 31 2017 23:23:45  
Portfolio Recovery Associates, LLC, c/o Direct Merchants Bank, POB 41067,  
Norfolk VA 23541516819749 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 31 2017 23:42:10  
Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541

516819667 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 31 2017 23:24:04

Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541

516819663 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 31 2017 23:42:08

Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541

516687319 E-mail/Text: bnc-quantum@quantum3group.com Aug 31 2017 23:22:19  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788516657550 +E-mail/PDF: gecsed@recoverycorp.com Aug 31 2017 23:23:37 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516589481\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346(address filed with court: Internal Revenue Service, 955 South Springfield Avenue,  
Bankruptcy Department, Springfield, NJ 08071)

516631625\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Aug 31, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor RoundPoint Mortgage Servicing Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jennifer G. Fowler on behalf of Creditor Community Powered Federal Credit Union  
jgf@eisnerfowler.com  
Joseph J. Rogers on behalf of Debtor Joseph M. Cintron jjresq@comcast.net, jjresql@comcast.net  
Joseph J. Rogers on behalf of Joint Debtor Tracy B. Cintron jjresq@comcast.net,  
jjresql@comcast.net  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7